

<i>SERFF Tracking Number:</i>	<i>GRTT-127342560</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United National Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>49423</i>
<i>Company Tracking Number:</i>	<i>UNLMZ2012_AR</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement Rate filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: United National Life Insurance Company of America

Product Name: Standardized Medicare Supplement Rate filing SERFF Tr Num: GRTT-127342560 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010

Sub-TOI: MS08I.001 Plan A 2010 SERFF Status: Closed-Approved-Closed State Tr Num: 49423

Filing Type: Rate

Co Tr Num: UNLMZ2012_AR

State Status: Approved-Closed

Author: Linda David

Reviewer(s): Stephanie Fowler

Date Submitted: 07/28/2011

Disposition Date: 09/14/2011

Disposition Status: Approved-Closed

Implementation Date: 09/14/2011

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact: 13%

Filing Status Changed: 09/14/2011

State Status Changed: 09/14/2011

Deemer Date:

Created By: Linda David

Submitted By: Linda David

Corresponding Filing Tracking Number:

Filing Description:

July 28, 2011

Ms. Julie Benafield Bowman

Arkansas Department of Insurance

Seniors Insurance Network

1200 West 3rd St.

SERFF Tracking Number: GRTT-127342560 State: Arkansas
Filing Company: United National Life Insurance Company of America State Tracking Number: 49423
Company Tracking Number: UNLMZ2012_AR
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Standardized Medicare Supplement Rate filing
Project Name/Number: /
Little Rock, AR 72201-1904

Re: Loss Ratio & Rate Revision Filing - Standardized Medicare Supplement Forms
N.A.I.C. Company Code 92703
Federal ID Number 37-1095206
Company Filing Number UNLMZ2012AR

Dear Ms. Bowman:

Enclosed please find a loss ratio and rate revision filing for our standardized Medicare Supplement forms. There are 466 policyholders currently in force in your state with a current annual premium of \$1,485. The prior rate history for these forms is shown in the enclosed rate memorandum. The affected forms and requested increases are as follows:

Form U1040A U1040D U1040F U1040G U1040N All
Request 13.0% 9.0% 13.0% 9.0% 9.0% 13.0%

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

United National Life Insurance Company

Linda David
Corporate Actuarial

Encl.

Company and Contact

Filing Contact Information

Linda David, Product Analyst

SERFF Tracking Number: GRTT-127342560 State: Arkansas
Filing Company: United National Life Insurance Company of America State Tracking Number: 49423
Company Tracking Number: UNLMZ2012_AR
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /
1275 MILWAUKEE AVE 847-904-5639 [Phone]
GLENVIEW, IL 60025

Filing Company Information

United National Life Insurance Company of America CoCode: 92703 State of Domicile: Illinois
1275 Milwaukee Ave. Group Code: 687 Company Type:
Glenview, IL 60025 Group Name: State ID Number:
(847) 803-5252 ext. [Phone] FEIN Number: 37-1095206

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: \$50 per form.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United National Life Insurance Company of America	\$250.00	07/28/2011	50176229

SERFF Tracking Number: GRIT-127342560 State: Arkansas

Filing Company: United National Life Insurance Company of America State Tracking Number: 49423

Company Tracking Number: UNLMZ2012_AR

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/14/2011	09/14/2011
Disapproved	Stephanie Fowler	09/02/2011	09/02/2011
Disapproved	Stephanie Fowler	08/24/2011	08/25/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	09/13/2011	09/13/2011	Linda David	09/14/2011	09/14/2011

SERFF Tracking Number: GRTT-127342560 State: Arkansas

Filing Company: United National Life Insurance Company of America State Tracking Number: 49423

Company Tracking Number: UNLMZ2012_AR

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Disposition

Disposition Date: 09/14/2011

Implementation Date: 09/14/2011

Status: Approved-Closed

Comment: The negotiated rate increase of 5% for Plans A and F, and 3% for Plans D, G, and N have been approved. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United National Life Insurance Company of America	%	%	\$		\$	%	%

SERFF Tracking Number: GRTT-127342560 State: Arkansas

Filing Company: United National Life Insurance Company of America State Tracking Number: 49423

Company Tracking Number: UNLMZ2012_AR

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Experience Exhibits	Approved-Closed	No
Supporting Document (revised)	Rates	Approved-Closed	Yes
Supporting Document	Rates	Disapproved	No

SERFF Tracking Number:	GRTT-127342560	State:	Arkansas
Filing Company:	United National Life Insurance Company of America	State Tracking Number:	49423
Company Tracking Number:	UNLMZ2012_AR		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.001 Plan A 2010
Product Name:	Standardized Medicare Supplement Rate filing		
Project Name/Number:	/		

Disposition

Disposition Date: 09/02/2011

Implementation Date:

Status: Disapproved

Comment: As I explained in our previous disapproval of this rate filing that due to the lack of credibility and the low loss ratio history, we stand by our decision and are not able to approve a rate increase at this time. However, you may file a rate increase next year and we will make a determination of whether to approve such filing at that time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United National Life Insurance Company of America	%	%	\$		\$	%	%

SERFF Tracking Number: GRTT-127342560 State: Arkansas

Filing Company: United National Life Insurance Company of America State Tracking Number: 49423

Company Tracking Number: UNLMZ2012_AR

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Experience Exhibits	Approved-Closed	No
Supporting Document (revised)	Rates	Approved-Closed	Yes
Supporting Document	Rates	Disapproved	No

SERFF Tracking Number:	GRTT-127342560	State:	Arkansas
Filing Company:	United National Life Insurance Company of America	State Tracking Number:	49423
Company Tracking Number:	UNLMZ2012_AR		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.001 Plan A 2010
Product Name:	Standardized Medicare Supplement Rate filing		
Project Name/Number:	/		

Disposition

Disposition Date: 08/24/2011

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the lack of credibility on this block of business and the low loss ratio history indicated in this filing; we cannot approve this rate increase at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United National Life Insurance Company of America	%	%	\$		\$	%	%

SERFF Tracking Number: GRTT-127342560 State: Arkansas

Filing Company: United National Life Insurance Company of America State Tracking Number: 49423

Company Tracking Number: UNLMZ2012_AR

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 Sub-TOI: MS08I.001 Plan A 2010

Product Name: Standardized Medicare Supplement Rate filing

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Experience Exhibits	Approved-Closed	No
Supporting Document (revised)	Rates	Approved-Closed	Yes
Supporting Document	Rates	Disapproved	No

SERFF Tracking Number: GRTT-127342560 State: Arkansas
Filing Company: United National Life Insurance Company of America State Tracking Number: 49423
Company Tracking Number: UNLMZ2012_AR
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Standardized Medicare Supplement Rate filing
Project Name/Number: /

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/13/2011
Submitted Date	09/13/2011
Respond By Date	10/13/2011

Dear Linda David,

After further review of this request, we would be willing to approve a 5% rate increase on Plans A and F, and a rate increase of 3% on Plans D,G, and N. This offer is the most we are willing to offer and is in lieu of disapproval.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

SERFF Tracking Number: GRTT-127342560 State: Arkansas
Filing Company: United National Life Insurance Company of America State Tracking Number: 49423
Company Tracking Number: UNLMZ2012_AR
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.001 Plan A 2010
Standard Plans 2010
Product Name: Standardized Medicare Supplement Rate filing
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/14/2011
Submitted Date	09/14/2011

Dear Stephanie Fowler,

Comments:

This is in response to your objection letter dated 9/13.

Response 1

Comments: We revised the rates to reflect the increase amount that you offered. The attached rates reflect the 5% increase on plans A & F and 3% on plans D,G and N.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Rates

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We appreciate your attention to this filing.

Linda David

Sincerely,
Linda David

SERFF Tracking Number:	GRTT-127342560	State:	Arkansas
Filing Company:	United National Life Insurance Company of America	State Tracking Number:	49423
Company Tracking Number:	UNLMZ2012_AR		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.001 Plan A 2010
Product Name:	Standardized Medicare Supplement Rate filing		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	13.000%
Effective Date of Last Rate Revision:	10/01/2010
Filing Method of Last Filing:	Serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
United National Life Insurance Company of America	%	%				%	%

SERFF Tracking Number:	GRTT-127342560	State:	Arkansas
Filing Company:	United National Life Insurance Company of America	State Tracking Number:	49423
Company Tracking Number:	UNLMZ2012_AR		
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010	Sub-TOI:	MS08I.001 Plan A 2010
Product Name:	Standardized Medicare Supplement Rate filing		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Health - Actuarial Justification	Approved-Closed	09/14/2011
Comments:			
Attachment:			
AR-RM.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Experience Exhibits	Approved-Closed	09/14/2011
Comments:			
Attachments:			
NW_Experience.pdf			
AR_Experience.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Rates	Approved-Closed	09/14/2011
Comments:			
Attachment:			
UNLMOO_ AR_2012_rev.pdf			

United National Life Insurance Company

Standardized Medicare Supplement Rates

Annual Rates - Effective 2011/2012

Base Rates

Arkansas

	Preferred						Standard				
Age	Plan A	Plan D	Plan F	Plan G	Plan N		Plan A	Plan D	Plan F	Plan G	Plan N
All Ages	1,465.00	1,802.64	2,095.63	1,840.28	1,341.06		1,627.74	2,002.94	2,328.48	2,044.80	1,490.62

A discount factor of 0.93 is applied for married applicants

<u>Zip Codes</u>	<u>Area Factors</u>
720-722	0.93
716-719, 723-729	0.80

<i>SERFF Tracking Number:</i>	<i>GRTT-127342560</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United National Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>49423</i>
<i>Company Tracking Number:</i>	<i>UNLMZ2012_AR</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement - Standard Plans 2010</i>	<i>Sub-TOI:</i>	<i>MS08I.001 Plan A 2010</i>
<i>Product Name:</i>	<i>Standardized Medicare Supplement Rate filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/28/2011	Supporting Rates Document		09/14/2011	UNLMOO_ AR_Rates2012.pdf (Superceded)